



CAV 2161  
Atty Docket No. 3013/21  
App. No. 09/846,880

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01.12.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert Harada et al.  
App. No. : 09/846,880 Examiner: To Be Assigned  
Filed : May 1, 2001 Group Art Unit: 2161  
Title : INTERNATIONAL PAYMENT SYSTEM AND METHOD

Technology Center 2100

JAN 16 2002

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Assistant Commissioner for Patents  
Washington, D.C. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

The applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

**(X) This IDS is being filed under 37 CFR 1.97(b). Thus, no fee is due.**

( ) This IDS is being filed within three months of the filing date of a national application other than a continued prosecution application (CPA).

( ) This IDS is being filed within three months of the date of entry of the national stage in an international application.

(X ) This IDS is being filed before the mailing date of a first Office Action on the merits.

**Statement under 37 CFR 1.97(e)(1)**

Each item of information contained in the IDS was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the IDS.

The Commissioner is hereby authorized to any deficiency, or to credit any overpayment,  
to the undersigned attorney's Deposit Account No. 02-4270.

Respectfully submitted,

Dated: Nov. 21, 2001

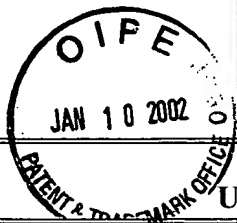
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I hereby certify that this paper is being deposited this date with the U.S. Postal Service as  
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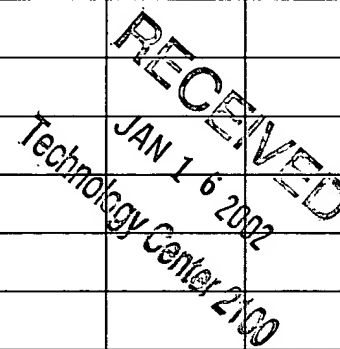
Nov. 21, 2001  
Date

<b>INFORMATION DISCLOSURE CITATION LIST</b>	<b>Atty. Docket No.:</b> 3013/21		<b>Application Serial No.:</b> 09/846,880	
	<b>Applicants:</b> Robert Harada et al.			
	<b>Filing Date:</b> May 1, 2001		<b>Group Art Unit:</b> 2161	



**U.S. PATENT DOCUMENTS**

Exam. Init		Document Number	Date	Name	Class	Subclass
		5,787,402	07/28/98	Potter et al.	705	41
		5,825,003	10/20/98	Jennings et al.	235	379
		6,018,721	01/25/00	Aziz et al.	705	35
		6,269,345	07/31/01	Riboud	705	35



**FOREIGN PATENT DOCUMENTS**

Exam. Init.		Document Number	Date	Country	Class	Translation

**OTHER DOCUMENTS** (including Author, Title, Date, Pertinent Pages, etc.)

		PCT International Search Report dated 10/23/01

<b>Examiner:</b>	<b>Date Considered:</b>
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